



STATEMENT FOR THE RECORD

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)

BEFORE

THE

**UNITED STATES HOUSE OF REPRESENTATIVES
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
COMMITTEE ON VETERANS AFFAIRS**

December 12, 2017

Tragedy Assistance Program for Survivors

The Tragedy Assistance Program for Survivors (TAPS) is the national nonprofit organization providing compassionate care for the families of America's fallen military heroes. TAPS provides peer-based emotional support, grief and trauma resources, grief seminars and retreats for adults, Good Grief Camps for children, casework assistance, connections to community-based care, online and in-person support groups and a 24/7 resource and information helpline for all who have been affected by a death in the Armed Force. Services are provided free of charge.

TAPS was founded in 1994 by Bonnie Carroll following the death of her husband in a military plane crash in Alaska in 1992. Since then, TAPS has offered comfort and care to more than 70,000 bereaved surviving family members. For more information, please visit www.TAPS.org.

TAPS currently receives no government grants or funding.

Kathleen Moakler

Kathleen joined TAPS in 2015 and is honored to work with America's frontline resource offering compassionate care for all those grieving a death in the Armed Forces. She works with policy makers as well as military and veteran advocacy organizations to ensure that surviving families' benefits and support services are protected and surviving families receive the most up-to-date information on any changes to their benefits. Kathleen comes to TAPS with 20 years of military family advocacy experience including protecting and enhancing surviving military family benefits, serving as past co-chair of the Survivor Program Committee for the Military Coalition, sitting on the DoD/VA Survivors Forum, and testifying numerous times before Congress on behalf of surviving military families. She also represented military families on the Congressionally-mandated Department of Defense (DoD) Military Family Readiness Council.

An active duty and retired Army spouse for over 40 years, she holds a Bachelor of Science degree in Business Administration from the State University of New York at Albany. Mrs. Moakler was honored to receive the Gold Star Wives of America 2015 Award of Excellence. Parents of three adult children and grandparents to two military kids, Kathleen and her husband, Colonel Martin W. Moakler Jr. USA (retired), reside in Alexandria, Virginia.

Chairman Arrington, Ranking Member O'Rourke and distinguished members of the Economic Opportunity Subcommittee of the House Veterans' Affairs Committee, the Tragedy Assistance Program for Survivors (TAPS) thanks you for the opportunity to make you aware of issues and concerns of importance to the families we serve, the families of the fallen.

While the mission of TAPS is to offer comfort and support for surviving families, we are also committed to improving support provided by the Federal government through the Department of Defense (DoD) and the Department of Veterans Affairs (VA), Department of Education (DoED), state governments and local communities for the families of the fallen -- those who fall in combat, those who fall from invisible wounds and those who die from illness or disease.

TAPS appreciates the attention the Committee has paid to making sure that veterans and surviving family members have access to quality education. Surviving family members using their education benefits often face many of the same challenges facing all students. TAPS is proud to work with other organizations, including the American Legion, Veterans of Foreign Wars, Veterans Education Success and Student Veterans of America to ensure safeguards are in place to protect all recipients of education benefits from the Department of Veterans Affairs and Department of Education.

Indicative of the specialized support that TAPS provides is the education portal and individualized support on the education benefits available for the children and spouses of America's fallen heroes. TAPS staff members work with each individual to maximize the financial support they can receive to complete their education from both government and private agencies.

We are most appreciative of the opportunity to comment on implementation of the Harry W. Colmery Veterans Educational Assistance Act of 2017.

TAPS would like to recognize the outstanding support we receive from the Department of Veterans Affairs (VA) on behalf of the survivors we serve. For several years we were honored to have a Memorandum of Agreement (MoA) with the education specialists in the office of Economic Opportunity in the Veterans Benefits Administration enabling TAPS and the VA to work most efficiently in solving problems that surviving spouses and children encountered while accessing their VA education benefits. This relationship also allowed the VA to discover areas where policy or procedural processes could be improved so they could serve survivors more effectively.

The VA Office of Survivor Assistance, including director Moira Flanders and her staff, works closely with TAPS to answer questions and concerns that are raised by surviving family members. We also appreciate the opportunities provided by the DoD/VA Survivors Forum, held quarterly, which works as a clearinghouse for information on government and private sector programs and policies affecting

surviving families. This is ably facilitated by Craig Zaroff of the VA Benefits Assistance Service.

TAPS was recently honored to enter into a new and expanded Memorandum of Agreement with the Department of Veterans Affairs. This agreement formalizes what has been a long-standing, informal working relationship between TAPS and the VA. The services provided by TAPS and VA are complimentary, and in this public-private partnership each will continue to provide extraordinary services through closer collaboration.

Under this agreement, TAPS continues to work with surviving families to identify resources available to them both within the VA and through private sources. TAPS will also collaborate with the VA in the areas of education, burial, benefits and entitlements, grief counseling and other areas of interest.

Implementation Challenges

We have heard from many of TAPS surviving spouses concerning the implementation of the Harry W. Colmery Veterans Educational Assistance Act of 2017. While they are most appreciative of the enhanced benefit, many have encountered stumbling blocks. We will outline these here.

Delimiting Date

The Delimiting Date is the date found on a VA Certificate Of Eligibility (COE) that informs the individual of the date they are no longer eligible for education benefits. Presently the certificate reads “you have until X date to use your benefits, under this program which is 15 years from the date of death of the service member.” As of early December, eligible students are still receiving the letters with the 15-year delimiting date. While some students are aware of the delimitation date, they are reluctant to actualize their education plan until they have the correct information on their certificate of eligibility.

TAPS did query the VA Office of Economic Opportunity about this discrepancy. The office offered that while IT upgrades are in process, the system does not currently allow the letter to go out without a delimiting date. To correct this problem, the VA Office of Economic Opportunity has taken several steps:

- Enhanced training to call center personnel to assure eligible recipients that indeed there is no delimiting date
- Sending letters informing spouses that have previously applied that there is no delimiting date
- Manually changing new certificates of eligibility until they find a permanent solution.

We are appreciative that VA has heard our concerns about this issue and are in the process for coming up with long-term solutions to support surviving families.

Surviving Spouse Michelle Fitz-Henry told us:

I am incredibly grateful for the successes we have had in the Forever GI Bill and the hard work that was done to include all surviving spouses. This bill has been a life-changing benefit for me. I am currently enrolled in school and feel privileged to be given this opportunity. The benefit of education will afford me financial stability.

Currently my Certificate of Eligibility has a delimiting date. I understand that surviving spouses, under the Forever GI Bill, are now able to use this benefit without fear of it running out before they can attend or finish their degrees. I have some decisions to make in the very near future but am concerned that the only documentation that I have shows that this benefit will expire in the not too distant future. I do believe that this could be a stumbling block. I have called the VA and my personal experience is that not all representatives are familiar with the changes for families of the fallen. I do recognize that the VA is a large institution and that many changes occur for many different groups of veterans, active duty, and survivors and it takes time to educate everyone.

I would feel much more secure in planning out my education strategy if I had documentation to present to the school showing that I have no delimiting date.

IT Support

The success of the implementation of the “Forever GI Bill” by the VA is dependent upon the updating of the VA information technology system. As mentioned above, something as simple as the elimination of the delimiting date is entirely dependent on changes to the IT system. We know this is in process by the VA. We hope there will be appropriate funding to expedite this process.

Getting the word out

The more survivors know about their benefits, the better they are equipped to make informed decisions. We would like to see what the VA’s communication plan is to publicize and inform veterans and survivors about changes to their benefits as a result of the “Forever GI Bill.”

While mandatory training for school certifying officials is included in the “Forever GI Bill” schools, we are concerned about the institutions of higher learning (IHLs) being aware of the changes coming in August 2018. We know that the Office of Economic Opportunity is pushing out information to IHLs. We hope there will be coordination within the IHLs so that the person actually talking to the student is aware of the changes.

Suggestions for further improvement

TAPS biggest concern with all the changes being implemented on August 1, 2018, is that there will be delayed payments and processing time for payments for veterans and survivors enrolled for the fall 2018 semester.

Even with the few changes that went into effect this fall, TAPS had issues with institutions of higher learning demanding payment from the student because of delayed VA payments. Students receiving VA payments were not allowed to attend classes, register for Spring 2018 or use campus facilities (library, health center) because the VA payment was delayed. In some cases, students were put on payment plans they could not afford or forced to take out student loans with egregious origination fees in order to continue the education program.

TAPS would recommend that students receiving VA payments have the same protections as those who receive Title IV funding such as Pell Grants and Federal student loans. These Title IV students are allowed to attend classes, participate in extra-curricular activities and use campus facilities, as long as the IHL knows that payment will arrive.

TAPS strongly believes that the best way to do this is through a legislative change. We have been in discussion with the House Veterans Affairs Committee, majority staff to assist these students.

The proposed legislation would give the Secretary of Veterans Affairs the ability to disapprove any course of education unless the educational institutions providing the course permits individuals to attend or participate in courses pending payment by the VA and accepts a Certificate of Eligibility as a promise of payment.

The Way Ahead

Continued cooperation between the VA, the Committee and interested VSOs, MSOs and survivor advocates is essential to make the implementation of the “Forever GI Bill” a success. TAPS will continue to provide feedback to both the VA and the Committee on the experience of survivors.